

FORM B1

United States Bankruptcy Court
Western District of New York

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Akers, Antoinette M.	Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): Antoinette Palozzi	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 9668	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 34 Rolling Hill Drive Fairport, NY 14450	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: Monroe	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)	Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)
<input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
Nature of Debts (Check one box)	Filing Fee (Check one box)
<input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business	<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
Chapter 11 Small Business (Check all boxes that apply)	
<input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)	

Statistical/Administrative Information (Estimates only)

- Debtor estimates that funds will be available for distribution to unsecured creditors.
 Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over	THIS SPACE IS FOR COURT USE ONLY	
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Akers, Antoinette M.
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)		
Location Where Filed: Wdny	Case Number:	Date Filed: 1997
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)		
Name of Debtor: None	Case Number:	Date Filed:
District:	Relationship:	Judge:
Signatures		
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p>		
<p>Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p>		
<p>Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p>		
X /s/ Antoinette M. Akers Signature of Debtor		Antoinette M. Akers Signature of Attorney for Debtor(s)
X Signature of Joint Debtor		X /s/ George Mitris Signature of Attorney for Debtor(s)
Telephone Number (If not represented by attorney) October 14, 2005 Date		10/14/05 Date
<p>Signature of Attorney</p>		
<p>X /s/ George Mitris Signature of Attorney for Debtor(s) George Mitris Printed Name of Attorney for Debtor(s) George Mitris PC Firm Name 1 East Main St. Address Victor, NY 14564 (585) 924-9537 Telephone Number October 14, 2005 Date </p>		
<p>Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p>		
Printed Name of Bankruptcy Petition Preparer Social Security Number (Required by 11 U.S.C. § 110(c).) Address		
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.		
<p>X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date</p>		
<p>X Signature of Bankruptcy Petition Preparer Date</p>		
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.		

**United States Bankruptcy Court
Western District of New York**

IN RE:

Akers, Antoinette M.

Debtor(s)

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	178,000.00		
B - Personal Property	Yes	3	27,986.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		157,500.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		34,270.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,201.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,154.00
Total Number of Sheets in Schedules		16			
			Total Assets	205,986.00	
					Total Liabilities
					191,770.00

Debtor(s)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a security interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Residence at 34 Rolling Hill, Fairport NY. Purchased in 2002 for approx \$172,600; value is based on full market assessment	Fee Simple		178,000.00	149,000.00
				TOTAL 178,000.00

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions only in Schedule C - Property Claimed as Exempt.

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G - Executory Contracts and Unexpired Leased.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property".

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
			W	J
1. Cash on hand.		cash on hand (less than)		5.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking at m&t Debtor is custodian of disabled daughter's bank account (Theresa Adkins). All funds are Theresa Adkins' funds; no commingling with debtor's funds. Balance is \$20.85 Debtor is custodian of disabled granddaughter's (Crystal Hughtes) savings account. All deposits are granddaughter's social security. Balance approx. \$67.		100.00 0.00 0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Savings at roch/mc f cu		50.00
4. Household goods and furnishings, include audio, video, and computer equipment.		 Ordinary household goods and furnishings, including: couch, chair, tv and cabinet, radio/stereo, 2 end tables 2 lamps, coffee table, 2 curio cabinets, family room: couch, lounge chair, 3 beds, bunk beds, 6 dressers, table, 4 lamps, ordinary small kitchen appliances, eatingware and utensils, stove, refrigerator, dining room table, chairs, china cabinet and hutch, kitchen table and four chairs, miscellaneous ordinary household items and personal effects including linens and toiletries		3,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		 washer/dryer, vcr and some tapes, dvd and some discs, computer, printer, freezer, lawn mower, lawn table and chairs, grill, miscellaneous ordinary household goods and furnishings, including ordinary hand and garden tools		250.00
6. Wearing apparel.		 books and family photos		50.00
7. Furs and jewelry.		 clothes		200.00
8. Firearms and sports, photographic, and other hobby equipment.		 some costume jewelry		40.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		 watch		10.00
10. Annuities. Itemize and name each issue.	X	 camera		30.00
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		 Debtor is a permittee on son's pistol permit; debtor does not own any guns herself.		0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X	 term life through employer		1.00
		 state retirement system		7,000.00

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Dodge Stratus (liened for approx \$7500). Will Reaffirm 2003 Sunfire (granddaughter's car. Liened for approx \$10,000. Granddaughter pays with her social security stipend). Debtor has bare title to daughter's vehicle for insurance purposes and because debtor's daughter is disabled. Vehicle was purchased by daughter with daughter's own social security award.		4,385.00 6,385.00 6,480.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	cat			0.00
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

**SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)**

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Other personal property of any kind not already listed. Itemize.	X			

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). NOTE: These exemptions are available only in certain states.

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE A - REAL PROPERTY Residence at 34 Rolling Hill, Fairport NY. Purchased in 2002 for approx \$172,600; value is based on full market assessment	CPLR § 5206(a)	50,000.00	178,000.00
SCHEDULE B - PERSONAL PROPERTY Ordinary household goods and furnishings, including: couch, chair, tv and cabinet, radio/stereo, 2 end tables 2 lamps, coffee table, 2 curio cabinets, family room: couch, lounge chair, 3 beds, bunk beds, 6 dressers, table, 4 lamps, ordinary small kitchen appliances, eatingware and utensils, stove, refrigerator, dining room table, chairs, china cabinet and hutch, kitchen table and four chairs, miscellaneous ordinary household items and personal effects including linens and toiletries books and family photos clothes watch term life through employer state retirement system 2001 Dodge Stratus (liened for approx \$7500). Will Reaffirm	CPLR § 5205(a)(5) CPLR § 5205(a)(2) D&CL 282, 283; CPLR 5205 CPLR § 5205(a)(6) CPLR Section 5205 Retire/S.S. Sec 110 Debtor & Creditor Law § 282(1)	3,000.00 50.00 200.00 10.00 1.00 7,000.00 2,400.00	3,000.00 50.00 200.00 10.00 1.00 7,000.00 4,385.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL					
				C O N T I N G E N T	D I S P U T E D E	UNSECURED PORTION, IF ANY			
Account No. 29233904 American General Finance 1900 Empire Boulevard Webster, NY 14580			From approx '04; Second mortgage on residence at 34 Rolling Hill Drive, Fairport			15,000.00			
			Value \$ 178,000.00						
Account No. 010113231001054951 Chrysler Financial PO Box 2993 Milwaukee, WI 53201			From 2001; Loan on '01 Dodge Stratus			7,500.00			
			Value \$ 4,385.00			3,115.00			
Account No. 0008724502 M&T Mortgage Corp. PO Box 62182 Baltimore, MD 21264-2182			From approx '02; First mortgage on residence at 34 Rolling Hill Drive, Fairport			134,000.00			
			Value \$ 178,000.00						
Account No. 90229 Summit Federal Credit Union 100 Marina Drive Rochester, NY 14626-5104			From approx 7/04; Loan on 2003 Pontiac Sunfire (this is granddaughter's car; granddaughter pays)			1,000.00			
			Value \$ 6,385.00						
Account No.									
			Value \$						
Subtotal (Total of this page)				157,500.00					
(Complete only on last sheet of Schedule D) TOTAL				157,500.00					
(Report total also on Summary of Schedules)									

0 Continuation Sheets attached

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entry on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2)

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3), as amended by § 1401 of Pub L. 109-8.

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

 Deposits by individuals

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6)

 Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 Continuation Sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding unsecured claims without priority against the debtor or the property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C," respectively, in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C	O	D	H	W	J	C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U	N	L	I	S	P	AMOUNT OF CLAIM	
	O	N	T	E	W	J	C	I	N	G	E	A	T	E	D	
Account No. 7210804918 Aero Financial Services 5996 West Tougy Ave Niles, IL 06714								From '00; Collection for Charter One; Ordinary consumer debt								400.00
Account No. 4862-3621-4942-0492 Capital One, F.S.B. PO Box 85147 Richmond, VA 23285-5147								From approx '00; Ordinary consumer debt								2,500.00
Account No. 585-766-6300 Cingular 3144 Winton Road South Rochester, NY 14623								From approx '99; Ordinary consumer debt								400.00
Account No. 9780575909 Discover Financial Services, Inc. POB 8003 Hilliard, OH 43206-8003								From approx '95; Ordinary consumer debt								7,000.00
Account No. 183-1195-558 Fingerhut 3909 W. Technology Circle, Ste 102 Sioux Falls, SD 57706								From approx '99; Ordinary consumer debt								1,030.00
Subtotal (Total of this page)																11,330.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)																

4 Continuation Sheets attached

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I N G E N T		D I S P U T E D		AMOUNT OF CLAIM
				C O N T I N G E N T	D I S P U T E D			
Account No. 72307226			From approx '04; Overdraft on Account					280.00
First Niagara PO Box 886 Lockport, NY 14095-0886								
Account No. 930022403			From '04; Second Overdraft Account					200.00
First Niagara PO Box 886 Lockport, NY 14095-0886								
Account No. 585-335-6381			From approx '01; Ordinary consumer debt					200.00
Frontier Telephone Of Rochester Atn: Ms. Lembaris, BK Administrator 180 S. Clinton Ave. Rochester, NY 14646-0300								
Account No. 6035320169968284			From approx '04; Ordinary consumer debt					1,500.00
Home Depot Credit Services Processing Center Des Moines, IA 50364-0500								
Account No. 0291-1207-7124-9947			From approx '00; Ordinary consumer debt					1,500.00
HRS PO Box 17602 Baltimore, MD 21297								
Account No. 028 009 099 51			From approx '98; Ordinary consumer debt					3,000.00
JC Penney Co. POB 65 Dallas, TX 75221								
Account No. 00100000250			From approx '02; Ordinary consumer debt					100.00
Lifetime 1850 Brighton Henrietta TLR Rochester, NY 14621								
Sheet <u> </u> 1 of <u> </u> 4 Continuation Sheets attached to Schedule F	Subtotal (Total of this page)							6,780.00
	(Complete only on last sheet of Schedule F) TOTAL							
	(Report total also on Summary of Schedules)							

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I N G E N T		D I S P U T E D		AMOUNT OF CLAIM
				C O N T I N G E N T	D I S P U T E D			
Account No. 819 2333 0109275			From approx '02; Ordinary consumer debt					1,100.00
Lowes PO Box 530914 Atlanta, GA 30353-0914								
Account No. A2427100093			From approx '03; Collection for Highland Hospital; Ordinary medical debt					100.00
Mercantile Adjustment Bureau PO Box 9315A Rochester, NY 14604								
Account No. 8412063			From approx '00; Ordinary consumer debt					2,500.00
New England Insurance 179 Sully's Trail, Ste 300 Pittsford, NY 14534								
Account No. 35-1901-452-0			From approx '99; Ordinary consumer debt					700.00
Newport News 9310 SW Gemini Drive Beaverton, OR 97078-0001								
Account No. V3372852			From approx '04; Ordinary medical debt					100.00
Noyes Memorial Hospital 111 Clara Barton Street Dansville, NY 14437-9527								
Account No. 50701-47102			From approx '00; Ordinary consumer debt					400.00
NYMO 300 Erie Boulevard W. Syracuse, NY 13202								
Account No. 5440-4550-2487-6289			From approx '03; Ordinary consumer debt					400.00
Orchard Bank HSB Card Services PO Box 17051 Baltimore, MD 21297								

Sheet 2 of 4 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	5,300.00
----------------------------------	-----------------

(Complete only on last sheet of Schedule F) **TOTAL**

(Report total also on Summary of Schedules)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I N G E N T		D I S P U T E D		AMOUNT OF CLAIM
				C O N T I N G E N T	D I S P U T E D			
Account No. 7564312			From approx '98; Ordinary consumer debt					
Power All PO Box 293 Yonkers, NY 10702								60.00
Account No. 5542-8511-0047-3008			From approx '98; Ordinary consumer debt					
Providian Bank PO Box 9553 Manchester, NH 03108								2,300.00
Account No. 173 3380 8875			From approx '00; (QVC) Ordinary consumer debt					
QCard PO Box 17602 Baltimore, MD 21297-1602								1,200.00
Account No. Akers			From approx '00; Ordinary consumer debt for utilities at 563 Ridgeway Ave.					
Rochester Gas & Electric PO Box 5000 Ithaca, NY 14852-5000								700.00
Account No. File #238 393			From approx '98; Collection for Monogram Bank of GA; Ordinary consumer debt					
Rubin & Rothman, LLC Attorney For Monogram Bank Of GA 1787 Veterans Highway Islandia, NY 11749								1,000.00
Account No. Akers			From approx '03; Ordinary medical debt					
Rural Metro PO Box 671 Syracuse, NY 13201								400.00
Account No. 771 411 0300877412			From approx '97; Ordinary consumer debt					
Sam's Club PO Box 530942 Atlanta, GA 30353-0942								1,800.00
Subtotal (Total of this page)								7,460.00
(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)								

Sheet 3 of 4 Continuation Sheets attached to Schedule F

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	U N L I Q U I N G E N T		D I S P U T E D		AMOUNT OF CLAIM
				C O N T I N G E N T	D I S P U T E D			
Account No. 0037638447-5			From approx '03; Ordinary consumer debt					400.00
Sprint PO Box 219554 Kansas City, MO 64121								
Account No. 630181003			From approx '00; Ordinary consumer debt					500.00
Time Warner Cable PO Box 994 Buffalo, NY 14270-0994								
Account No. 600 466803 698960			From approx '03; Agent for Fashion Bug; Ordinary consumer debt					1,500.00
Weltman, Weinberg & Reis Co. Attny For Fashion Bug PO Box 93596 Cleveland, OH 44101-5596								
Account No. Akers			From approx '03; Ordinary consumer debt					
Working/RX PO Box 30200 Salt Lake City, UT 84130-0200								200.00
Account No. 061 5 34517			From approx '03; Ordinary consumer debt					
Zellers PO Box 901 STN Agineout Scarborough, ON M1S 5M2								800.00
Account No.								
Account No.								
Subtotal (Total of this page)								

Sheet 4 of 4 Continuation Sheets attached to Schedule F

Subtotal (Total of this page)	3,400.00
----------------------------------	-----------------

(Complete only on last sheet of Schedule F) TOTAL	34,270.00
--	------------------

(Report total also on Summary of Schedules)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor(s)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status Single	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP Granddaughter Granddaughter	AGE 14 18
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation Welfare Examiner		
Name of Employer Monroe County		
How long employed 18 Years		
Address of Employer 111 Westfall Rd Rochester, NY 14620		

Income: (Estimate of average monthly income)

DEBTOR

SPOUSE

Current Monthly gross wages, salary, and commissions (pro rata if not paid monthly)

\$ 2,784.17 \$

Estimated monthly overtime

\$ 433.33 \$**SUBTOTAL**\$ 3,217.50 \$

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ _____ \$

b. Insurance

\$ _____ \$

c. Union dues

\$ _____ \$

d. Other (specify) Taxes, Insurance, Union, Retirement Loan\$ 1,159.17 \$

\$ _____ \$

SUBTOTAL OF PAYROLL DEDUCTIONS\$ 1,159.17 \$**TOTAL NET MONTHLY TAKE HOME PAY**\$ 2,058.33 \$

Regular income from operation of business or profession or farm (attach detailed statement)

\$ _____ \$

Income from real property

\$ _____ \$

Interest and dividends

\$ _____ \$

© Alimony, maintenance or support payments payable to the debtor for the debtor's use
or that of dependents listed above

\$ _____ \$

Social Security or other government assistance

\$ _____ \$

(Specify) Granddaughter's Social Security\$ 888.00 \$

\$ _____ \$

Pension or retirement income

\$ _____ \$

Other monthly income

\$ _____ \$

(Specify) Second Job\$ 255.00 \$

\$ _____ \$

\$ _____ \$

TOTAL MONTHLY INCOME\$ 3,201.33 \$**TOTAL COMBINED MONTHLY INCOME \$ 3,201.33 (Report also on Summary of Schedules)**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor's overtime fluctuates; scheduled overtime is approximate average.

Second job: debtor works three of four weeks per month; brings home approx \$85/week.

Debtor is on special diet; has liver condition (nash)(non-alcoholic cirrosis of liver)

Granddaughter is disabled and receives disability.

Debtor has been paying real estate taxes with income tax refunds. Debtor has also borrowed from retirement in order to meet expenses.

Debtor keeps Granddaughter's social security payments strictly segregated in separate account.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>1,099.00</u>
Are real estate taxes included? Yes <u> </u> No <u>✓</u>	
Is property insurance included? Yes <u> </u> No <u>✓</u>	
Utilities: Electricity and heating fuel	\$ <u>300.00</u>
Water and sewer	\$ <u>40.00</u>
Telephone	\$ <u>80.00</u>
Other <u>Cell Phone (Required For Emplmt)</u>	\$ <u>120.00</u>
<u>Garbage</u>	\$ <u>18.00</u>
<u>Internet</u>	\$ <u>50.00</u>
Home maintenance (repairs and upkeep)	\$ <u>100.00</u>
Food	\$ <u>542.00</u>
Clothing	\$ <u>90.00</u>
Laundry and dry cleaning	\$
Medical and dental expenses	\$ <u>225.00</u>
Transportation (not including car payments)	\$ <u>300.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$
Charitable contributions	\$ <u>86.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>48.00</u>
Life	\$ <u>48.00</u>
Health	\$
Auto	\$ <u>75.00</u>
Other	\$
	\$
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify) <u>Real Estate Taxes</u>	\$ <u>467.00</u>
	\$
	\$
Installment payments (in chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>466.00</u>
Other	\$
	\$
Alimony, maintenance, and support paid to others	\$
Payments for support of additional dependents not living at your home	\$
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$
Other	\$
	\$
	\$
	\$
	\$
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	<u>\$ 4,154.00</u>

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

- A. Total projected monthly income \$ _____
- B. Total projected monthly expenses \$ _____
- C. Excess income (A minus B) \$ _____
- D. Total amount to be paid into plan each \$ _____
(interval)

Debtor(s)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets, and that
 (Total shown on summary page plus 1)
 they are true and correct to the best of my knowledge, information, and belief.

Date: October 14, 2005 Signature: /s/ Antoinette M. Akers
Antoinette M. Akers Debtor

Date: _____ Signature: _____
 (Joint Debtor, if any)

[If joint case, both spouses must sign.]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
 (Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.
 (Total shown on summary page plus 1)

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Akers, Antoinette M.

Case No. _____

Chapter 7 _____

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

32,000.00 05 approx

46,775.00 04 approx

41,429.00 03 approx

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Mortgage And Auto Payments Made		0.00	0.00

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE
George Mitris, PC
One East Main Street
Victor, NY 14564

DATE OF PAYMENT, NAME OF
PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY
See statement per BK Rule 2016(b)

10. Other transfers

None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, association, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

13. Setoffs

- None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
-

14. Property held for another person

- None List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

- None If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
-

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
-

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

- None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

- None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: October 14, 2005 Signature /s/ Antoinette M. Akers _____
of Debtor _____ **Antoinette M. Akers**

Date: _____ Signature _____
of Joint Debtor
(if any) _____

_____ **0** continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Akers, Antoinette M.

Debtor(s)

Case No. _____

Chapter 7 _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to be Surrendered

DESCRIPTION OF PROPERTY	CREDITOR'S NAME
None	

b. Property to be Retained [Check any applicable statement.]

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	PROPERTY WILL BE REDEEMED PURSUANT TO 11 U.S.C. § 722	DEBT WILL BE RE-AFFIRMED PURSUANT TO 11 U.S.C. § 524(C)
Residence at 34 Rolling Hill, Fairport NY. Purchased American General Finance 2001 Dodge Stratus (liened for approx \$7500). W Chrysler Financial			✓
Residence at 34 Rolling Hill, Fairport NY. Purchased M&T Mortgage Corp. 2003 Sunfire (granddaughter's car. Liened for ap Summit Federal Credit Union			✓
			✓
			Retain *

* Retain and pay pursuant to original contract

10/14/2005

/s/ Antoinette M. Akers
Antoinette M. Akers

Date

Debtor

Joint Debtor (if applicable)

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedures may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**United States Bankruptcy Court
Western District of New York**

IN RE:

Akers, Antoinette M.

Debtor(s)

Case No. _____

Chapter 7 _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$	850.00
Prior to the filing of this statement I have received	\$	850.00
Balance Due	\$	0.00

2. The source of the compensation paid to me was: Debtor Other (specify): _____
3. The source of compensation to be paid to me is: Debtor Other (specify): _____
4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.
5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
 - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
 - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
 - d. **Representation of the debtor in adversary proceedings and other contested bankruptcy matters;**
 - e. [Other provisions as needed]

NONE

6. By agreement with the debtor(s), the above disclosed fee does not include the following services:
contested matters, motions, adjournments and amendments not counsel's fault, telephone calls, correspondence and other efforts to ensure client compliance with court or trustee requisites, and all other post petition matters not specifically set forth above.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

October 14, 2005

Date

/s/ George Mitris

Signature of Attorney

George Mitris PC

Name of Law Firm

**United States Bankruptcy Court
Western District of New York**

IN RE:

Akers, Antoinette M.

Debtor(s)

Case No. _____

Chapter **7** _____

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: **October 14, 2005**

Signature: */s/ Antoinette M. Akers*
Antoinette M. Akers

Debtor

Date: _____

Signature: _____

Joint Debtor, if any

Aero Financial Services
5996 West Touhy Ave
Niles, IL 06714

American General Finance
1900 Empire Boulevard
Webster, NY 14580

Capital One, F.S.B.
PO Box 85147
Richmond, VA 23285-5147

Chrysler Financial
PO Box 2993
Milwaukee, WI 53201

Cingular
3144 Winton Road South
Rochester, NY 14623

Discover Financial Services, Inc.
POB 8003
Hilliard, OH 43206-8003

Fingerhut
3909 W. Technology Circle, Ste 102
Sioux Falls, SD 57706

First Niagara
PO Box 886
Lockport, NY 14095-0886

Frontier Telephone Of Rochester
Attn: Ms. Lembaris, BK Administrator
180 S. Clinton Ave.
Rochester, NY 14646-0300

Home Depot Credit Services
Processing Center
Des Moines, IA 50364-0500

HRS
PO Box 17602
Baltimore, MD 21297

JC Penney Co.
POB 65
Dallas, TX 75221

Lifetime
1850 Brighton Henrietta TLR
Rochester, NY 14621

Lowes
PO Box 530914
Atlanta, GA 30353-0914

M&T Mortgage Corp.
PO Box 62182
Baltimore, MD 21264-2182

Mercantile Adjustment Bureau
PO Box 9315A
Rochester, NY 14604

New England Insurance
179 Sully's Trail, Ste 300
Pittsford, NY 14534

Newport News
9310 SW Gemini Drive
Beaverton, OR 97078-0001

Noyes Memorial Hospital
111 Clara Barton Street
Dansville, NY 14437-9527

NYMO
300 Erie Boulevard W.
Syracuse, NY 13202

Orchard Bank HSB Card Services
PO Box 17051
Baltimore, MD 21297

Power All
PO Box 293
Yonkers, NY 10702

Providian Bank
PO Box 9553
Manchester, NH 03108

QCard
PO Box 17602
Baltimore, MD 21297-1602

Rochester Gas & Electric
PO Box 5000
Ithaca, NY 14852-5000

Rubin & Rothman, LLC
Attorney For Monogram Bank Of GA
1787 Veterans Highway
Islandia, NY 11749

Rural Metro
PO Box 671
Syracuse, NY 13201

Sam's Club
PO Box 530942
Atlanta, GA 30353-0942

Sprint
PO Box 219554
Kansas City, MO 64121

Summit Federal Credit Union
100 Marina Drive
Rochester, NY 14626-5104

Time Warner Cable
PO Box 994
Buffalo, NY 14270-0994

Weltman, Weinberg & Reis Co.
Attny For Fashion Bug
PO Box 93596
Cleveland, OH 44101-5596

Working/RX
PO Box 30200
Salt Lake City, UT 84130-0200

Zellers
PO Box 901
STN Agineout
Scarborough, ON M1S 5M2

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)*

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under Chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)*

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)*

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision for an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)*

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

* Fees are subject to change and should be confirmed before filing.

ACKNOWLEDGEMENT

I, the debtor, affirm that I have read this notice.

Case Number

October 14, 2005

Date

/s/ Antoinette M. Akers
Antoinette M. Akers

Debtor

Joint Debtor, if any

INSTRUCTIONS: If the debtor is an individual, a copy of this notice personally signed by the debtor must accompany any bankruptcy petition filed with the Clerk. If filed by joint debtors, the notice must be personally signed by each. Failure to comply may result in the petition not being accepted for filing.